

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 12-21887-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael J. Hardy
520 Washington Terrace
Audubon, NJ 08106-2221

Theresa S. Hardy
520 Washington Terrace
Audubon, NJ 08106-2221

Social Security No.: **xxx-xx-4086** **xxx-xx-5013**

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on January 13, 2015.

On 05/02/2017 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Jerrold N. Poslusny Jr. on:

Date: June 7, 2017
Time: 10:00 AM
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: May 3, 2017
JAN: bed

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michael J. Hardy
 Theresa S. Hardy
 Debtors

Case No. 12-21887-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 185

Page 1 of 2
 Total Noticed: 24

Date Rcvd: May 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2017.

| | |
|-----------|--|
| db/jdb | Michael J. Hardy, Theresa S. Hardy, 520 Washington Terrace, Audubon, NJ 08106-2221 |
| cr | +Specialized Loan Servicing, LLC, as servicer for A, Parker McCay PA, 9000 Midlantic Drive, Suite 300, PO Box 5054, Mount Laurel, NJ 08054-5054 |
| 513029686 | +Arrow Financial Servic (Original Cr, 5996 W Touhy Ave, Niles IL 60714-4610 |
| 513029687 | +Barclaysbk, Po Box 8803, Wilmington DE 19899-8803 |
| 513029689 | +Chase, Po Box 15298, Wilmington DE 19850-5298 |
| 513029691 | +Hsbc Bank, Po Box 5253, Carol Stream IL 60197-5253 |
| 513029692 | Juniper Bank, PO Box 13337, Philadelphia PA 19101-3337 |
| 513052167 | +Midland Credit Management, Inc., 2365 Northside Drive, Ste 300, San Diego, CA 92108-2709 |
| 513794787 | +Rushmore Loan Management Services, 15480 Laguna Canyon Road, Irvine, CA 92618-2132 |
| 513029694 | +Specialized Loan Servi, 8742 Lucent Blvd Ste 300, Highlands Ranch CO 80129-2386 |
| 515971979 | +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386 |
| 513089806 | +Specialized Loan Servicing, LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386 |
| 513029695 | Target Nb, C/O Target Credit Services, Minneapolis MN 55440-0673 |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

| | |
|-----------|---|
| smg | E-mail/Text: usanj.njbankr@usdoj.gov May 03 2017 22:57:09 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 03 2017 22:57:05 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr | +E-mail/Text: bankruptcydpt@mcmcg.com May 03 2017 22:57:05 Midland Credit Management, Inc., 8875 Aero Drive, San Diego, CA 92123-2255 |
| 513196855 | E-mail/PDF: EBN_AIS@AMERICANINFO SOURCE.COM May 03 2017 22:54:31 American InfoSource LP as agent for, InSolve Recovery, LLC, PO Box 269093, Oklahoma City, OK 73126-9093 |
| 513029688 | +E-mail/PDF: AIS.COAF.EBN@Americaninfo source.com May 03 2017 22:54:18 Capital One Auto Finan, 3901 Dallas Pkwy, Plano TX 75093-7864 |
| 513059977 | +E-mail/PDF: acg.acg.ebn@americaninfo source.com May 03 2017 22:48:58 Capital One Auto Finance (CODOB), c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347 |
| 514476846 | +E-mail/PDF: acg.acg.ebn@americaninfo source.com May 03 2017 22:48:58 Capital One Auto Finance,, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347 |
| 513066104 | +E-mail/Text: bankruptcy@cavps.com May 03 2017 22:57:27 Cavalry Portfolio Services, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322 |
| 513029690 | +E-mail/Text: creditonebknotifications@resurgent.com May 03 2017 22:56:19 Credit One Bank, Po Box 98875, Las Vegas NV 89193-8875 |
| 513153456 | +E-mail/Text: bncmail@w-legal.com May 03 2017 22:57:25 KEYSTONE RECOVERY PARTNERS LLC, SERIES A, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 513029693 | +E-mail/Text: bkr@cardworks.com May 03 2017 22:56:09 Merrick Bank, Po Box 9201, Old Bethpage NY 11804-9001 |

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

| | |
|------------|---|
| 515963553* | +Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347 |
| 515971978* | +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386 |

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 185

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Total Noticed: 24

Date Rcvd: May 03, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor PROF-2013-S3 Legal Title Trust, by U.S. Bank National Association, as Legal Title Trustee bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Brian E Caine on behalf of Creditor Specialized Loan Servicing, LLC, as servicer for Arch Bay Holdings, LLC-Series 2009B bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Daniel L Reinganum on behalf of Debtor Michael J. Hardy dreinganum@MPADLaw.com, kgresh@mpadlaw.com; djamison@mpadlaw.com; lwood@mpadlaw.com; cgetz@mpadlaw.com
Daniel L Reinganum on behalf of Joint Debtor Theresa S. Hardy dreinganum@MPADLaw.com, kgresh@mpadlaw.com; djamison@mpadlaw.com; lwood@mpadlaw.com; cgetz@mpadlaw.com
Denise E. Carlon on behalf of Creditor PROF-2013-S3 Legal Title Trust, by U.S. Bank National Association, as Legal Title Trustee dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
R. A. Lebron on behalf of Creditor RUSHMORE LOAN MANAGEMENT SERVICES, AS SERVICER FOR US BANK, NATIONAL ASSOCIATION, bankruptcy@feinsuch.com
R. A. Lebron on behalf of Creditor Rushmore Loan Management Services as servicer for US BANK, NATIONAL ASSOCIATION bankruptcy@feinsuch.com

TOTAL: 9